

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Douglas E Wahl
Debtor

Case No. 18-01124-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db
5037345 +Douglas E Wahl, 45 Northcrest Drive, York Haven, PA 17370-9271
5037348 +American Express, c/o Jordan Felzer Esquire, PO box 2163, Southeastern, PA 19399-2163
+Capital One Bank, c/o Michael Ratchford Esq, 409 Lackawanna Ave Suite 320,
Scranton, PA 18503-2059
5037349 +Cavalry Sync Bank, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
5037352 +Darlene Shaffer, c/o Samuel Gates Esquire, 250 York Street, Hanover, PA 17331-3237
5037355 +FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
5037356 +Homebridge Financial Services Inc, 425 Phillips Blvd, Ewing, NJ 08618-1430
5037357 +JH Portfolio Debt Citibank, 5757 Phantom Drive, Hazelwood, MO 63042-2415
5037358 +KML law Group PC, Suite 5000 BNY Independence Center, 701 Market Street,
Philadelphia, PA 19106-1538
5037359 +Lendmark Financial, 1735 N. Brown Road, Suite 300, Lawrenceville, GA 30043-8228
5037360 +Midland Funding Citi, 2365 Northland Drive, Suite 300, San Diego, CA 92108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5037344 +EDI: GMACFS.COM Jun 22 2018 23:03:00 Ally Financial, PO Box 380901,
Bloomington, MN 55438-0901
5047166 EDI: BECKLEE.COM Jun 22 2018 23:03:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5037346 +E-mail/Text: bk@avant.com Jun 22 2018 19:00:08 Avant, 222 N LaSalle Street, Suite 1700,
Chicago, IL 60601-1101
5037347 +EDI: CAPITALONE.COM Jun 22 2018 23:04:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
5037350 +EDI: CHASE.COM Jun 22 2018 23:03:00 Chase, PO Box 15298, Wilmington, DE 19886-5298
5037351 +EDI: CITICORP.COM Jun 22 2018 23:04:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
5037354 EDI: DISCOVER.COM Jun 22 2018 23:03:00 Discover Card, PO Box 15316,
Wilmington, DE 19850
5037353 +EDI: RCSDELL.COM Jun 22 2018 23:03:00 Dell, DFS Credit Dispute, PO Box 81607,
Austin, TX 78708-1607
5037361 +EDI: AGFINANCE.COM Jun 22 2018 23:03:00 One Main Finance, PO Box 1010,
Evansville, IN 47706-1010
5037762 +EDI: PRA.COM Jun 22 2018 23:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5037362 +E-mail/Text: bankruptcynotices@psecu.com Jun 22 2018 19:00:09 PSECU, PO Box 67013,
Harrisburg, PA 17106-7013
5037363 +EDI: SEARS.COM Jun 22 2018 23:03:00 Sears Citibank, PO Box 6282,
Sioux Falls, SD 57117-6282
5037364 +EDI: RMSC.COM Jun 22 2018 23:04:00 Synchrony Bank Walmart, PO Box 965024,
Orlando, FL 32896-5024
5037365 +EDI: RMSC.COM Jun 22 2018 23:04:00 Synchrony Bank Wolf, PO Box 965036,
Orlando, FL 32896-5036
5037366 EDI: USBANKARS.COM Jun 22 2018 23:03:00 US Bank, PO Box 108, St Louis MO 63166
5037367 +EDI: USAA.COM Jun 22 2018 23:03:00 USAA, 10750 McDermott Fwy,
San Antonio, TX 78288-1600

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern, PA 19355-0701
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor HomeBridge Financial Services, Inc.
bkgroup@kmlawgroup.com
Michael S Travis on behalf of Debtor 1 Douglas E Wahl Mtravislaw@comcast.net
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Douglas E Wahl**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7109**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

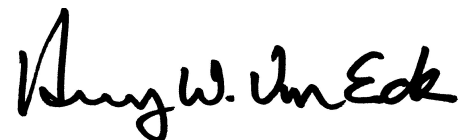
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-01124-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Douglas E Wahl

**By the
court:**June 22, 2018Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.